

The Northwest Missourian

BRIDGING THE GAP BETWEEN CAMPUS AND COMMUNITY

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City Council talks trash

By JOSH FLAHARTY
COPY EDITOR

The major topic of discussion at the city council meeting Monday centered around the future of the Maryville Sanitary Landfill.

City Manager David Angerer told the council the construction of the new transfer station extended the life expectancy from approximately five years to an estimated 25 years.

However, sensors along the perimeter of the landfill recently began detecting concentrations of methane gas. Angerer said this is normal, but most landfills are able to vent the gas into the atmosphere.

After the Missouri Department of Natural Resources' solution of moving the sensors failed to alleviate the problem, an engineer was hired to study the situation and try to develop another solution.

"What I'm suggesting to the council is not that we sell it, but that we look at all our options," Angerer said. "Maybe it would have some marketability now

that the life has been extended."

He said the city has been looking at options to deal with the city's aging landfill.

"Maybe, and I want to stress the word maybe, there is an opportunity here for the city to solve its landfill problem by selling it to the private sector and let the market determine what to do."

"What I'm suggesting to the council is not that we sell it, but that we look at all our options. Maybe it would have some marketability now that the life has been extended."

DAVID ANGERER
CITY MANAGER

Gary Lee, Archer Engineering representative, said the company hopes to have equipment on site to begin the pilot test by Aug. 7.

The council also received a report on non-golfing revenues from the Mazingo Lake development which showed that revenue from recreation vehicles has risen from approximately \$4,600 two years ago to approximately \$15,000 this year.

Anchors Aweigh!



Zachary and Hunter Smith take a boat ride during the Nodaway County Fair on Friday. Also at the fair, Dana Dumont was crowned Junior Miss Nodaway County Fair Queen. Dumont competed against many other young women for the title and other winners that evening were Jordan Richert who was crowned Young Miss Nodaway. For more coverage of the fair please see the story and photographs on page 2.

JOHN PETROVIC/ PHOTOGRAPHY EDITOR

Board approves fiscal planning

By JIMMY MYERS
MISSOURIAN REPORTER

The Maryville Board of Education met July 19, and discussed the budget for 2000-2001 and its phase II construction plans.

Gary Bell, superintendent of the Maryville school district, proposed the budget to the board and the board approved it. The schools have revenues of \$12 million and expenditures of \$11.8 million.

This year's tax levy fell 1 cent to \$3.81. The levy is broken down into four categories: incidental fund \$1.66, teachers' fund \$1.51, debt service fund 57 cents, and capital projects 7 cents.

The six members voted unanimously for the budget and Bell moved on to discuss student evaluation figures.

Bell told the board that 56 percent of all senior high school students are scoring above the national average on the ACT and that Maryville has a drop-out rate of 2.7 percent. Bell said schools are generally aim for less than three percent.

"In the '98-'99 school year 74 percent of graduates went on to post-secondary schools and 23 percent joined the work force," Bell said. "94 percent of our technology students were placed."

Bell said students are scoring well

on evaluation tests but he wasn't expecting state aid to increase.

"Even with a high evaluation, low student (population) growth doesn't allow for much in state receipts," Bell said.

The school board was then presented with plans for the second of three stages of construction and renovation to the elementary, middle, and high schools with a total cost of approximately \$8 million.

Bell said the board was first presented with plans in December and there were still many items to discuss before reaching final decisions concerning Phase II.

Current plans at Eugene Field Elementary School call for the replacement of a portable classroom with a permanent three-classroom structure and the addition of a stage area for theater production.

The middle school will be adding a new play field for sports recreation.

The high school will be adding a new gymnasium, parking lot, front entrance, locker room, weight room and will expand the media center and library as well as repair and widen the track.

Also being considered in Phase II are plans to demolish the old Washington Middle School which could cost as much as \$300,000.



Sen. Kit Bond, R-Mo., spoke about the passage of the Military Construction Appropriations Package on Saturday at City Hall. The bill structure will allow a new Army to be built and replace the current structure which has been used since 1954.

JOHN PETROVIC/ PHOTOGRAPHY EDITOR

Clinton signs bill funding defense

By BURTON TAYLOR
EDITOR IN CHIEF

National Guard representatives were informed by Sen. Kit Bond, R-Mo., Saturday they would receive funding from the federal government for a new armory.

The senator, Mayor Dale Mathes, National Guard Representative Lt. Colonel Mark McCarter, and other city and Northwest officials, met to discuss the passage of the Military Construction Appropriations Package at City Hall.

President Bill Clinton passed the military construction bill last week which allotted \$4.225 million in funding for the construction of the National Guard readiness center. The current Armory, located on campus, has been used since 1954.

This step in improving the Missouri National Guard is important to the community, Bond said.

"We work with our colleagues in the senate to expand the support for the National Guard forces," Bond said. "It is very important that we provide adequate resources, facilities and training for the Guard."

Future improvements and strides are also essential to the development of the facility, Bond said.

"The National Guard is a critical resource and it's extremely important that all of us, certainly all of us in Washington and all of us here in the state,

know that the Guard is there when we need their help," Bond said. "We need to be there when they need our help."

The continued financial support of the military is important not only in our state but nationally as well, Bond said.

"It is a significant example of our commitment to a constant diligence to ensure that we maintain our freedoms," he said.

Bond said the new building will focus on community first but also train people to respond to national issues and disasters. When not being used for the military, the site will be available for community use. The location will have a commercial kitchen, classroom space and a meeting hall.

McCarter said the center will strongly benefit the local National Guard and will help in creating a better community.

"It's because of gentlemen like Senator Bond that make that happen and make our jobs that much easier," McCarter said.

University President Dean Hubbard, who also attended the announcement, said although the Nation Guard may not be located on campus once the new facility is constructed, the relationship with Northwest will continue.

"We have had a very positive relationship with the Guard since 1952 when the University provided the four acres of land, and they have been exceedingly good neighbors," Hubbard said.

Candidates to be narrowed at primary

By BURTON TAYLOR
EDITOR IN CHIEF

Primary elections take place in Maryville Aug. 8 and will narrow the number of candidates in the 2000 political race.

The election booths will be accessible the day of voting from 6 a.m. to 7 p.m. Each of the five precincts in Maryville have designated meeting halls in which to vote.

Along with the many candidates on the ballot this year are two local issues that need to be determined by a vote.

The first issue asks for citizens to decide whether the city allots \$2.4 million for the purpose of constructing a community/recreation center. The other issue is a 1/8 of 1 percent retail sales tax for the purpose of providing funds for local parks in the city. The funds will be used for the community/recreation center.

In the 1998 election, voter turnout was lower than average. But because of the local issues on the ballot the numbers should rise, County Clerk John Zimmerman said.

"Normally we'll have between 3,500 and 4,000," he said. "At our last primary it was extremely light but normally about 3,500. There just wasn't any races to be decided

and there weren't any local issues."

Former Mayor Bridget Brown said whatever is on the ballot, voting in the primary election is always important.

"It's important because it's the narrowing of the race to the candidates that are going to be representatives of their party," Brown said.

Zimmerman said it also is the public's way of getting their say.

"Just like any tax issue if they are in favor of it, you need to get out and vote for it," Zimmerman said. "Just like the candidates, if there's somebody you like you need to get out and vote."

The A precinct, including residents living east of Main Street and south of Third Street, can cast their ballots at the Margaret Davidson Complex. The B and E precincts, residents west of Main Street and

south of Third Street, can vote at the Old Community Services Building. Residents in the C precinct, including those living west of Main Street and north of Third Street, will vote at the Christian Church Hall. And the D precinct including residents east of Main Street and north of Third Street, will vote at City Hall.

Local positions will be voted on at the polls in early August. Also various statewide officials will be elected.

Among those are United States senator, Missouri governor, lieutenant governor, secretary of state, state treasurer and attorney general.

Also scheduled to appear on the August Primary elections ballot are the positions of United States Representative of the sixth district and committeeman of the Polk Township. Following the results of the primary elections will be the final general elections in November.

BRIDGET BROWN
FORMER MAYOR

"It's important because it's the narrowing of the race to the candidates that are going to be representatives of their party."

Candidates to be selected in the Primary elections

Republicans		Democrats	
State Representative 4th District - Rex Barnett Maryville Incumbent	Public Administrator - Julia Dee Lyle Burlington Junction Self employed	State Representative 4th District - Robert Ritterbusch Skidmore Farmer	Assessor - Rex Wallace Maryville Accent Printing
Circuit Judge 4th District - Roger Prokes Maryville Attorney	Coroner - Vincent Shelby Maryville Chiropractor	Circuit Judge 4th District - Glen Dietrich Maryville Associate Circuit Judge	Treasurer/ Ex Officio Collector - Mary Noel Maryville Incumbent
County Commissioner North District - Wayne Nelson Pickering Incumbent	Committeewoman - Willard Dowden Pickering Retired	County Commissioner South District - Larry Dugan Maryville Incumbent	Public Administrator - Margaret Cordell Quilman Incumbent
Sheriff - Ben Espey Maryville Zterm Incumbent	Committeewoman - Beula Dowden Pickering Retired	Coroner - Kenny (Bear) Wiederholt Gulford Repair shop owner	Coroner - Thomas Scarbrough Maryville Incumbent
Assessor - Charles Teege Ravenwood St. Francis Hospital		Assessor - Patrick Nelson Maryville Incumbent	Assessor - Linda Luke Maryville Wedding Shop

County fair fun for all

By HEATHER EPPERLY
MISSOURIAN PHOTOGRAPHER

Traffic again passes calmly on Main and Market streets while the Nodaway County Fair has become a collection of memories for area residents.

Thursday night was filled with excitement as the rides and concessions opened.

The Fair Brawl II brought Maryville and Nodaway County residents together as they cheered for their favorite wrestler and scurried to get out of the way as chairs and bodies flew past.

"I liked when the guy (Jason Fuller) slammed the other guy (Michael Strider) on the table," said Quinton Boyles, 6-year-old Maryville resident.

Boyles and his brother Clayton enjoyed the professional wrestling, but couldn't agree on which wrestler was the best. Quinton voted for the Iceman, while Clayton was thrilled by "hometown hero" Jason "Big Daddy Fullz" Fuller.

Other children reassured their parents that professional wrestling is real and now they have proof.

Some adults could not decide on their favorite attraction at the fair this year. But the children didn't have that problem.

"The merry-go-round is the best according to Claire who is two-years-old," said Nicole Porterfield, Claire's mother and Maryville resident.

Porterfield enjoyed spending time with her family and rode the pink elephant ride with her daughter. According to Porterfield, their main goal of the evening was to eat cotton candy.

Other residents agree that time with their family was important.

"My kids just love the rides at the fair," Maryville resident Marsha Meyers said.

Meyers not only cherished time spent watching her children having fun. She also contributed her time to work in a fresh-squeezed lemonade concession booth and plans to donate her time again next year.

The pageants were also a huge gathering area for crowds. Each young girl was poised and ready to answer questions.

They smiled and tried to convince the judges that they were worthy of becoming the Junior Fair Queen or Young Miss Nodaway County.

During the pageant, siblings of the contestants either cheered for their sister, or found more interesting ways of passing the time. Joshua Barmann, Jessica Barmann's brother, spent his free time admiring his reflection in a puddle of water left on the street.

The DARE dunking tank was also a popular stopping point.

"The dunking tank was fun, but it was too cold," said Kristina Hargin, Maryville Public Safety Officer.

Hargin shouted to passers by to try their luck at dunking her. Little did she know that many fair participants giggled with joy at the idea of dunking a public safety officer.

According to Tim Mackey, fair board member, this year's fair was more successful than in the past.

"People stayed later, rode more rides and all of the vendors said they did very well," Mackey said.

Mackey said that a entire year of planning goes into the fair and he could not say enough about how great everything turned out.

"When it all comes together, you get that good feeling all over, especially seeing the little kids pulling on their mom and dad's hands," said Mackey.

"The dunking tank was fun, but it was too cold."

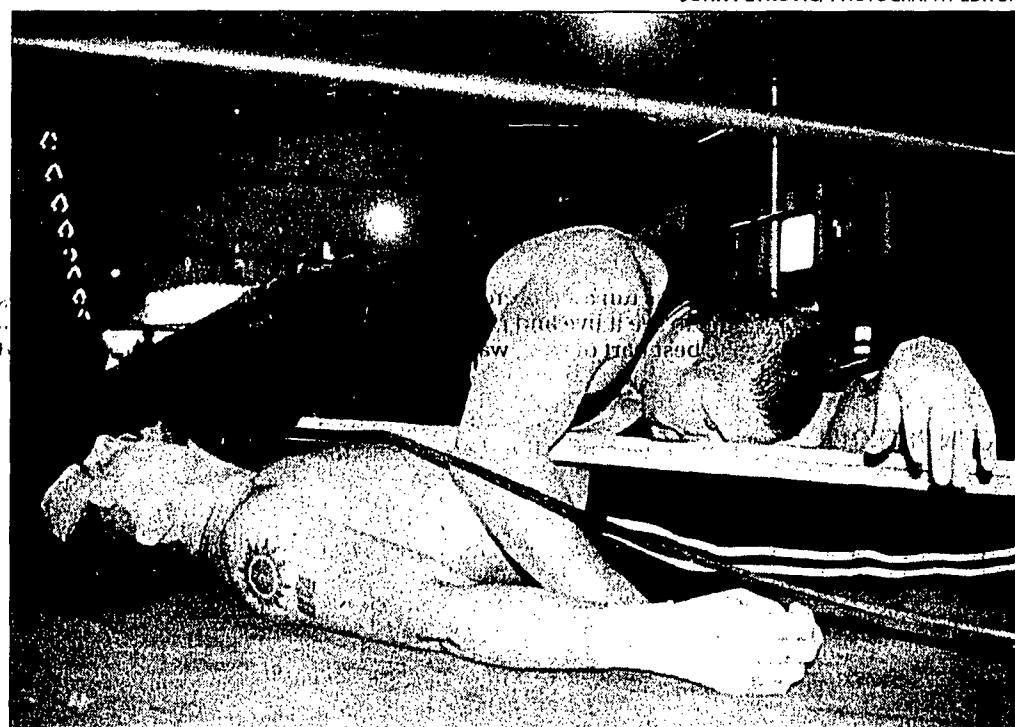
KRISTINA HARGIN
MARYVILLE PUBLIC SAFETY OFFICER



JOHN PETROVIC/ PHOTOGRAPHY EDITOR



HEATHER EPPERLY/ MISSOURIAN PHOTOGRAPHER



JOHN PETROVIC/ PHOTOGRAPHY EDITOR



HEATHER EPPERLY/ MISSOURIAN PHOTOGRAPHER

Bart McIntosh hands his daughter Rachel, 20 months, a piece of candy thrown to them during the parade Saturday. The parade included everything from a walking Oreo cookie to large farming equipment.

Nicole Porterfield and her daughter Claire laugh as the pink elephant ride goes around in circles. Porterfield said that Claire really loved the merry-go-round and was really excited to eat cotton candy at the fair.

Jason Fuller, known as Big Daddy Fullz, pins Michael Strider after putting him through a table to regain the Central States Wrestling Federation Heavyweight Championship Thursday night at the Fair Brawl II.

Joshua Barmann admires his reflection in a puddle of water during the Young Miss Nodaway County Pageant. Instead of cheering on his sister, Joshua was content to find more interesting things to keep him occupied.

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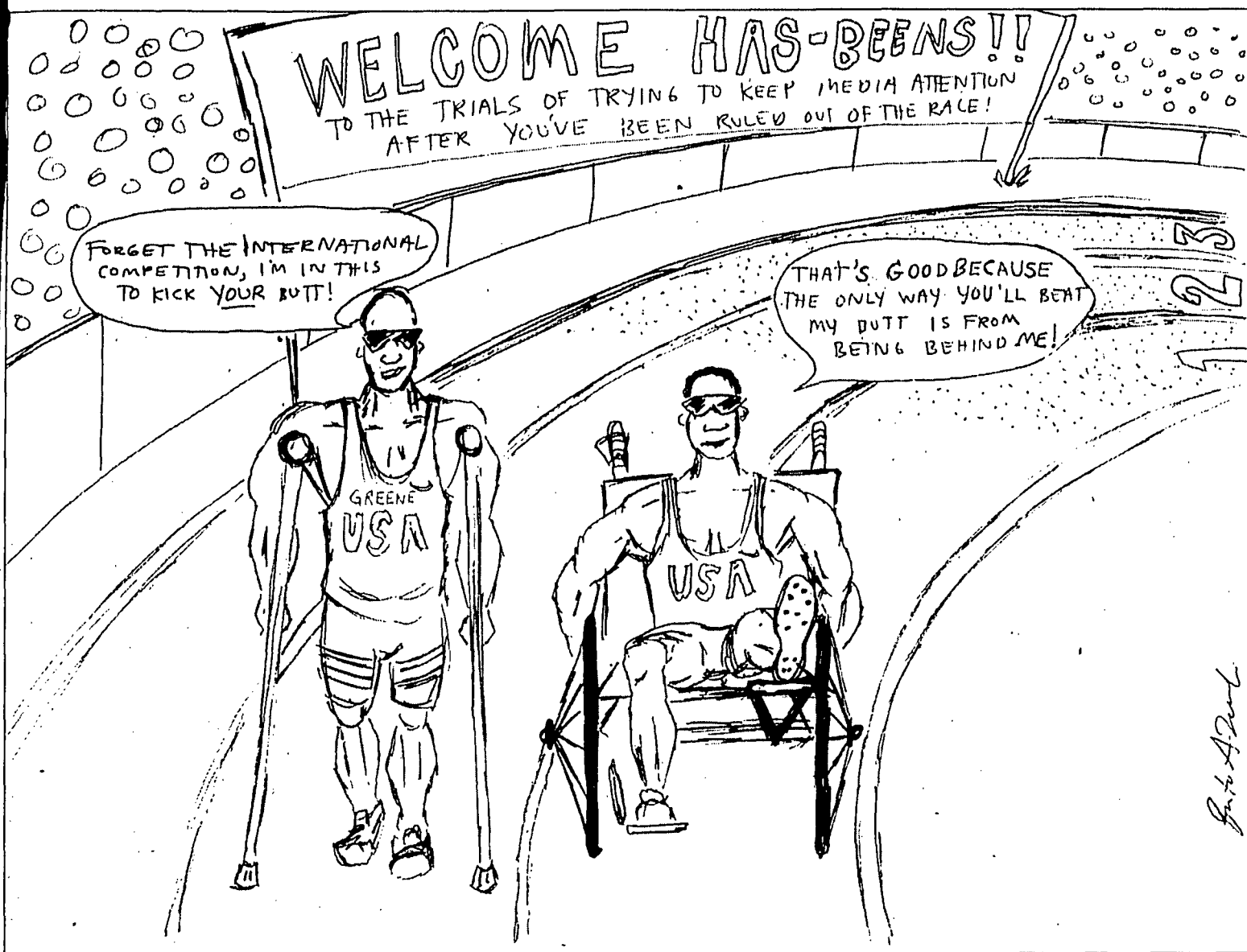
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OUR VIEW

Media causes hype

Excitement over Olympic trials proves disappointing when runners suffer injuries

Sunday was pumped up as one of the biggest days the sport of track and field has ever seen because of one race between Maurice Greene and Michael Johnson.

And look at what happened. Seconds into the race, Johnson, who holds the world record in the race, hit the track in agony holding his left hamstring. Suddenly, it became a one man race. But mere seconds later, Greene pulled up because his left hamstring hurt.

So ends the race that had seen so much hype recently. John Capel went on to win the race in 19.85 seconds.

And that unfortunate race is what captured the headlines on Monday. Story upon story filled the papers across the country about how the two athletes would not be competing in the 200-meters in Sydney, Australia.

But that is not the only story to come out of Sunday's Olympic trials.

The United States will be represented by a single family in the women's 800-meter. Hazel Clark, her sister-in-law Jearl Miles-Clark, and older sister Joetta finished first, second, third respectively in the event.

This is a story that just screams to be told in detail. The fact that one family is occupying all three spots on the Olympic team in an event would make for great reading.

And then there is Stacy Dragila, who broke the world record in the women's pole vault unofficially during warm-ups and then broke it officially in the trials.

Just imagine what this athlete is going to do when she makes it to competition in Sydney.

And what about Gail Devers? The two-time Olympic gold medalist in the 100-meters qualified in the 100-meter hurdles, her best event which she has yet to win at the Olympics. In her third appearance in the Olympics she will only be running the one event that has escaped her grasp in the past.

So why weren't these stories the ones that captured headlines? One gold medal means just as much to the country as every other. The national press should cover the athletes equally.

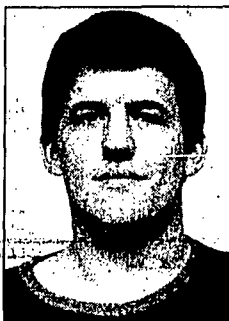
The Missourian feels the United States will be represented well by everyone who is participating. The fact that they have made it that far means a lot. Whether it is Johnson, Greene or Capel who is the United States' best hope for the gold in Australia, all three deserve the same amount of respect and coverage in the press.

YOUR VIEW...
WE WANT TO HEAR YOUR VIEWS ON THIS SUBJECT. CALL THE MISSOURIAN NEWSROOM AT 562-1224 OR MAIL YOUR LETTER TO THE EDITOR TO: THE NORTHWEST MISSOURIAN, WELLS HALL #6, 800 UNIVERSITY DRIVE, MARYVILLE, MO 64468.

MY VIEW

Columnist finds county fair entertaining

City boy likes the appeal of small towns celebrations, plans to attend in the future



JOHN PETROVIC
PHOTOGRAPHY EDITOR

As a city boy I had never been to a county fair before, but after this past weekend I can say that I actually enjoyed the Nodaway County Fair.

My experience was kicked off with a few body slams and broken tables. No, it wasn't a bar room fight at the Outback, but Fair Brawl II. I am not a huge wrestling fan, but I can say it was fun and interesting at the same time to see it live and right in front of me. The best part of it all, was when the midgeys were wrestling. They put on a great show and made the crowd laugh at the same time. Plus I have also give congratulations to Big Daddy Fullz for regaining the Heavyweight Championship in a grueling match that had everything from tables, chairs, trash cans, and

jumps off the top rope.

My first day at the fair ended with some rocking tunes by 2 Gallon Red. I have seen them before, but I really enjoyed them Thursday even though the darn power went out a few times. The band really has a lot of energy when playing and gets the entire crowd into the music. I really hope that bars besides Molly's will give them a chance to play, if they do I am sure they won't be disappointed and will ask

them to keep coming back. Maryville is really lacking in the music scene and I think 2 Gallon Red can bring something really exciting back to the 'Ville. I do have to give props to my friend Jason Myers who played drums. I thought he played very well and I hope the best for the band.

On Friday, I wandered around the various booths and games watching parents plunk down dollar after dollar so their children could win everything from a gold fish to a rabbit. I did not participate in these games mainly because I couldn't win at any of these if my life depended on it.

Then when the day was winding down I took a seat and watched the Super Farmer Contest. This was something I never knew existed but thought it was mildly entertaining to see people heave large bundles of hay sky ward or pound nails at a blinding pace.

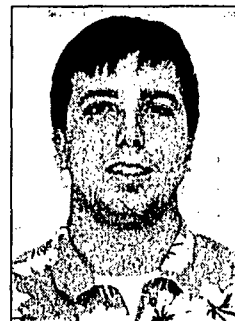
Then I woke up early on a Saturday, well early for me and took a seat curbside to watch the parade. The parade was filled with everything from a dancing Oreo cookie to very large farm machinery. I thoroughly enjoyed the parade even at my age and even came out with a few pieces of yummy candy.

So for a city boy I have to say that I enjoyed the parade and will catch it again if I am up here in the 'Ville again during the summer.

John Petrovic is Photography Editor for The Northwest Missourian. He can be reached at toomuchstereo@hotmail.com or 562-1224.

MY VIEW

Out with old, in with new; Woods replaces 'The Bear'



BURTON TAYLOR
EDITOR IN CHIEF

Pay attention now, so you'll know the golf trivia answers in the years to come, because there may be a greater champion in the making.

Although Tiger Woods may be referred to as the greatest golfer of all time, there is still only one greatest champion of the sport — Jack Nicklaus.

While Woods may be shooting lower than Nicklaus did in his 20s, winning more tournaments, or drawing more of a crowd, Nicklaus did the same but has maintained the same level of excellence throughout his career.

However, Woods is nipping at the heels of the Bear's records surpassing him in many aspects. This weekend may have been yet another step in Woods' career that will catapult him even higher on the leader boards to come.

Woods won the British Open Golf championship Sunday breaking yet another record of being the youngest player to complete a grand slam, winning all four majors — the Masters, U.S. Open, British Open and PGA Championship.

Woods has again placed himself among golf's most elite players. Only four other players have completed the grand slam in the past. Among them are Gene Sarazen, Ben Hogan, Gary Player and the champion Nicklaus.

However, no player in the past has won the British Open by such a great spread since Nick Faldo took home the trophy in 1990.

Woods said he would play the final day conservatively, which he did shooting only three under par on the day.

Other golfers were forced to play frantically, trying to catch Woods, who had an almost insurmountable lead. He was one of the only players to have ever shot in the 60s every round.

Other players had to have been upset at the rounds Woods completed. Not because he took the trophy home, but at the fact that there were many on the links at St. Andrews who played excellent rounds.

The funny thing about each tournament Woods wins — afterward he almost always stresses the fact that he will continue to practice and surely become an even better player. So, much like golfers were forced to keep up with Nicklaus in his prime, golfers now will more than likely have to adjust again to keep up with Woods.

Burton Taylor is Editor in Chief for The Northwest Missourian. He can be reached at s214652@mail.nwmissouri.edu or 562-1224.

YOUR VIEW

As elections draw near, what issues do you think candidates should address?

Why?



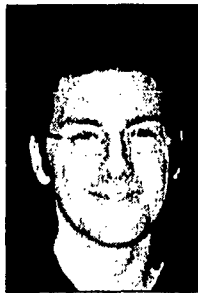
"It's a broad issue, but I believe the national debt is one of the many things that need to be looked at."

Bret Roland
Education major



"I would hope that they address social security and victims rights."

Linda Eck
Maryville resident



"Social Security and the national debt are two things I believe the candidates should focus on. Also just being honest."

Scott Weber
Maryville resident



"If I was a candidate I would address issues such as health care and lowering the price of medicine for the elderly."

Bridget Gullickson
Maryville resident



"I would like them to focus on health care. I really think that is something everyone is concerned about these days."

Richard Fitzgerald
Maryville resident

The Northwest Missourian

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Questions? Comments about The Northwest Missourian? Story idea? We would like to hear from you. If you do not find the person you need on the right, please contact Burton Taylor or Josh Flaherty at 660-562-1224, by fax at 660-562-1521, by e-mail at NorthwestMissourian@hotmail.com or write us at 800 University Drive, Wells Hall 6, Maryville, MO 64468.

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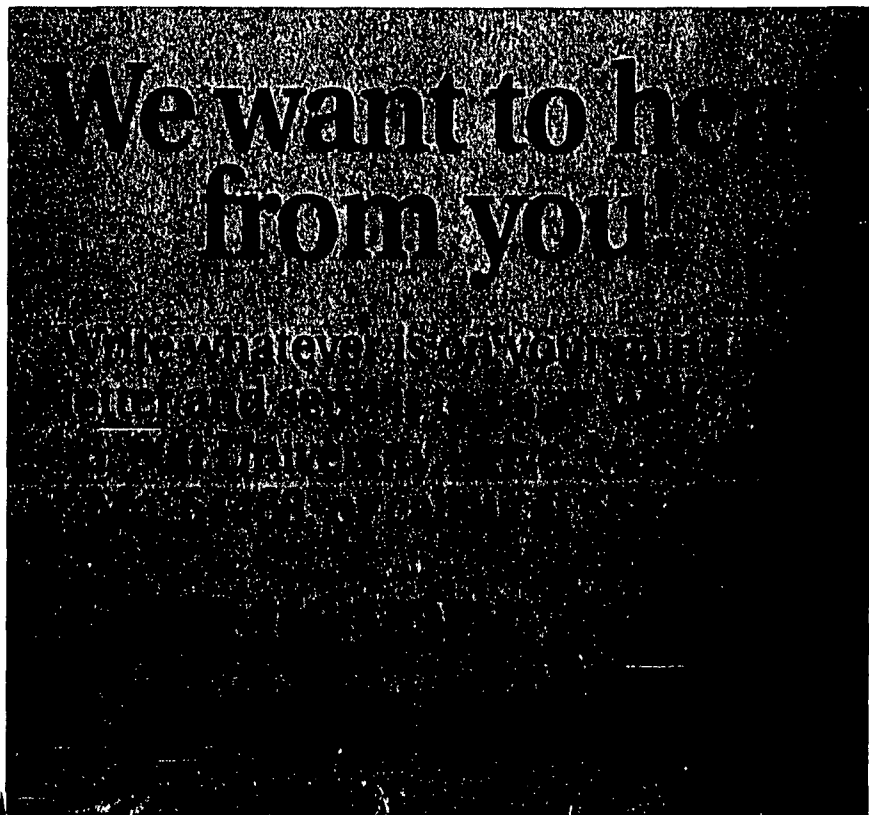
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Letters are limited to 250 words due to space constraints. All letters must be signed; students should include their major. The Missourian reserves the right to edit all letters.





Barnard resident Connie Callow loads corn in a bag that a customer purchased from her at the farmer's market in the Mary Mart Shopping Center parking lot on South Main Street on Wednesday. Connie and her husband, Don, have been involved in the farmer's market for five years. "It started as an income to pay for our daughters college, but now we just do it for a living," Callow said. It is open from 7 a.m. to noon Wednesdays and Saturdays.

JOHN PETROVIC/PHOTOGRAPHY EDITOR

Nodaway Bank nears completion

By JIMMY MYERS
MISSOURIAN REPORTER

The Nodaway Valley Bank is expecting completion of the addition and renovations to its main bank on Third and Main streets by Feb. 1, 2001.

Bank manager Ed Schieber said the new addition will add 30 to 35 percent more space to the existing bank and hopes it will enhance the downtown area.

"The new bank will be customer-friendly with the most modern technology available," Schieber said. "We will be getting into online banking."

Sheridan resident Romonia

Parmon said she is looking forward to the new technology.

"We just got a computer and we're learning how to use it," Parmon said. "It will be really convenient to have online banking since we live 26 miles away."

Schieber said the addition will have a computer center on the second floor as well as a board room and an employee lounge among other things.

"We are moving the entrance on Main Street to the south corner of the building," Schieber said. "We are also downsizing the teller area. That will give us room to provide more privacy for conferences be-

tween bank officials and clients."

The St. Joseph-based construction company, Crawford Construction, has had 15 to 20 men a day working on the new bank since December 1999.

Gary Pittman of Crawford Construction said the building process on this site is quite involved but they are on schedule.

"We are working in a tight spot between two structures," Pittman said. "You have to allow the new structure to deviate and settle."

Schieber said the new addition, which is in the space that Brown Shoe store used to occupy will add 8,000 square feet to the bank.

Retiring early possible when thought through

If you've ever thought about retiring early, you know there is one major concern you'll need to address: money. Will you have enough? And where will it come from?

Barring a disability, you cannot start collecting Social Security until you're 62. When you retire early, it would be extremely helpful if you had a source of income to tide you over until you reach that age. But if you tap into your IRA or 401(k) before you're 59 1/2, you won't have to pay a 10 percent penalty on the distributions you take out?

Not necessarily. According to Section 72(t) of the Internal Revenue Code, you may be able to tap into your IRA or 401(k) before age 59-1/2 and still avoid the penalty. How? By taking the funds in a series of "substantially equal periodic payments."

This somewhat "jargony" phrase simply means you've got to with-

draw about the same amount of money at least once a year. You have to make these withdrawals for at least five years, or until you've reached the age of 59-1/2, whichever is longer.

So, for example, if you start taking these payments at age 50, you'll need to continue them until you're 59-1/2. If you don't start taking the payments until you're 57, you have to keep going until you are 62.

How much can you withdraw? Unfortunately, you can't just choose the amount you think you will need. Typically, IRS regulations require that the size of the payments be based on your life expectancy — or on the joint life expectancy of you and your beneficiary — and a given interest rate.

Clearly, it's a good thing to avoid the 10 percent penalty, which could amount to thousands of dollars over time. Nonetheless, just be-

cause you can access your IRA or 401(k) without paying a penalty doesn't mean you should. Why? For one thing, even though your withdrawals may not incur any penalties, they will trigger income taxes. This could be especially costly if your tax bracket doesn't drop in retirement.

Even more importantly, your IRA or 401(k) provides tax-deferred growth for your retirement savings. The longer you leave these funds alone, the greater your accumulation will be. That added growth will be very helpful later on in your retirement, when you really do need the money.

One more point to consider: when you have a 401(k), you still have to separate from employment before you can take money out, even using the Section 72(t) provision. With an IRA, you can start making 72(t) withdrawals at any time.

In any case, weigh your decision carefully; you worked long and hard to build up your IRA or 401(k). Don't be in a hurry to dismantle them.

This column was provided by the offices of Edward Jones, John Yancy and Janice Padgett, www.edwardjones.com.

Financial FOCUS

Banking made easier with e-mail checking

By CP-WIRE
CONTRIBUTED

SOUTH SAN FRANCISCO, Calif.—(BUSINESS WIRE via COLLEGIATE PRESSWIRE)—July 25, 2000

Achex, Inc., an innovator in online payment solutions, today introduced a free consumer-to-consumer (C2C) online payment service that immediately enables secure payments from existing checking accounts.

Online C2C payments are debited from, and credited to the existing checking accounts of Achex users, using the Automated Clearing House (ACH) network.

The service is the first no-cost, debit-based offering that provides users with a complete, real-time transaction history and 100 percent guarantee against fraud — while offering consumers the choice to pay one another online, just as they do off-line.

To access the service, consum-

ers complete a short, one-time activation procedure that links their existing checking accounts to the Achex service. Transactions are authorized using a simple username and password.

"Achex offers consumers the convenience of easy online payments via e-mail while guaranteeing the security and integrity of every transaction," said Terry Allen-Rouman, president and CEO of Achex, Inc.

"This Achex service is free and provides a safe, efficient way to pay anyone without the need to open and fund a new account of any kind."

We expect Achex will be extremely popular among a broad range of consumers, including teenagers and college students who may not yet have credit cards, as well as the millions of Americans who still prefer using checks to pay for goods and services.

The Achex service is the simplest and most secure C2C payment

solution available. Through its bank-level security, Achex provides consumers a complete guarantee against fraud.

The service leverages consumers' existing checking accounts to route payments over the ACH network, a national electronic payment exchange used by more than 12,000 major financial institutions and 700,000 corporations.

Records of payments both sent and received are listed as electronic funds transfers on members' monthly bank statements and are also available online at a personalized "My Achex" page on the Achex site (www.achex.com).

Achex is currently in beta trials with merchants to expand the service offering to consumer-to-business (C2B) payments. Achex is working with leading online merchants such as Corner Hardware.com, Kozmo.com, Peapod.com, 1-800-Flowers, Planet Rx and Ice.com.

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